

<i>SERFF Tracking Number:</i>	<i>SKML-126273851</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>43280</i>
<i>Company Tracking Number:</i>	<i>00800 1/88</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Humana Ind Term CC Disclosure Filing</i>		
<i>Project Name/Number:</i>	<i>Humana Ind Term CC Disclosure Filing/00800 1/88</i>		

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: Humana Ind Term CC

Disclosure Filing

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: SKML-126273851 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 43280

For Informational Purposes

Co Tr Num: 00800 1/88

Author: Dee Sinkoe

Date Submitted: 08/20/2009

State Status: Filed-Closed

Reviewer(s): Linda Bird

Disposition Date: 08/21/2009

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Humana Ind Term CC Disclosure Filing

Project Number: 00800 1/88

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/21/2009

Deemer Date:

Submitted By: Dee Sinkoe

Filing Description:

The enclosed form is being submitted on behalf of Kanawha Insurance Company for your information. This form is new and does not replace any forms currently on file with your department.

The purpose of this form is to inform policyholders who pay premiums with credit cards that they will be charged an additional fee of \$12.00 annually. This fee is currently being charged to the insurer by the credit card company and will now be collected from its policyholders. The Company reserves the right to increase this annual fee in the event the credit card company increases its processing fee.

This disclosure form will be used with the following previously approved policy forms in your state:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This is an informational filing

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/21/2009

Created By: Dee Sinkoe

Corresponding Filing Tracking Number:

SERFF Tracking Number: SKML-126273851 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 43280
Company Tracking Number: 00800 1/88
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Humana Ind Term CC Disclosure Filing
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Name Form Number

Individual Whole Life Insurance Policy - 00800 1/88

Individual Modified Amount Whole Life Insurance 00020 3/90

This form is in final printed form subject only to changes in font style, margins, page numbers, ink and paper stock. For example, formatting may change slightly when the document is assembled through an automated document assembly system. Printing standards will never be less than those required by law.

The Company reserves the right to use this form in this format in a variety of media, including the Internet, with the understanding that there may be slight accommodations made for electronic viewing.

While every effort is made to submit filings without mistakes, the Company reserves the right to make corrections to any typographical errors or minor grammatical errors noted after the filing and approval.

Company and Contact

Filing Contact Information

Dvora Sinkoe, Compliance Analyst dee@skminc.com
1925 Century Blvd 404-633-5353 [Phone]
Suite 1 404-633-6301 [FAX]
Atlanta, GA 30345

Filing Company Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Kanawha Insurance Company	CoCode: 65110	State of Domicile: South Carolina
210 South White Street	Group Code: -99	Company Type: Life
Lancaster, SC 29720	Group Name:	State ID Number:
(803) 283-5301 ext. [Phone]	FEIN Number: 57-0380426	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$20.00	08/20/2009	29987819

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		08/21/2009	08/21/2009

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Disposition

Disposition Date: 08/21/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Company Tracking Number:	00800 1/88		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Credit Card Disclosure Form		Yes
Supporting Document	Authorization Letter		Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	not applicable to this filing		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	not applicable to this filing		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Credit Card Disclosure Form		
Comments:			
Attachment:	NOTICE TO INDIVIDUALS WHO PAY PREMIUM BY CREDIT CARD.pdf		
		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment:	Auth ltr.pdf		



NOTICE TO INDIVIDUALS WHO PAY PREMIUM BY CREDIT CARD BILLING

NOTICE

Policyholders who choose to have their credit card billed for premium payments will be charged a collection fee of [\$12.00] annually. This fee will be applied to each policy billed by credit card. This fee may change annually. This fee is a processing fee that we incur for such a credit card transaction.



210 South White Street
Post Office Box 610
Lancaster, SC 29721-0610

R. Dale Vaughan, CLU, CEBS, FLMI
President and Chief Operating Officer
Kanawha Insurance Company

Direct Line: 803-283-5490
dale.vaughan@kmgamerica.com

March 18, 2009

Ms. Sandra K. Meltzer, President
Sandra K. Meltzer & Associates, Inc.
1925 Century Boulevard, Suite 1
Atlanta, Georgia 30345

Re: NAIC 65110

Dear Ms. Meltzer:

Please accept this letter as authorization from Kanawha Insurance Company to your firm, Sandra K. Meltzer & Associates, Inc., to file any or all policy forms as referenced on the attached form listing on Kanawha's behalf.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Dale Vaughan", written in a cursive style.

R. Dale Vaughan

Attachment